

**UNIVERSITY OF MASSACHUSETTS LOWELL  
CENTER FOR LOWELL HISTORY  
ORAL HISTORY COLLECTION**

**LOWELL NATIONAL HISTORICAL PARK  
UNIVERSITY OF MASSACHUSETTS LOWELL**

**ETHNOGRAPHIC STUDY OF LOWELL, MA:  
MAKING, REMAKING, AND REMAKING AGAIN**

**INFORMANT: FRANCISCO CARVALHO [BRAZIL]**

**INTERVIEWER: CHRISTOPH STROBEL**

**DATE: JANUARY 23, 2008**

**C = CHRISTOPH**

**F = FRANCISCO**

**Tape 08.22**

C: If you could, for the record, state your full name, ethnic background and where you live in Lowell, if that's possible?

F: My name is Francisco J. Carvalho, I'm originally from Brazil, and presently live in Tyngsboro, MA.

C: But you did live in Lowell before?

F: Yes, when I came to the United States in nineteen sixty nine I did live in Lowell on Black Brook Drive. Then in seventy one I moved to the Back Central area. In seventy four I moved near the university in the north canal area and that was my last address in Lowell. I bought a house in Tyngsboro and have been there ever since.

C: The Back Central area, the Portuguese speaking area, is one of the areas that this study is focusing on, so we're very interested in talking to you about your experience in Lowell and continuing experience. Why, back in the late nineteen sixties, did you decide to move to the United States?

F: Well, actually it was not my decision. I was fifteen years old and my father had passed away in nineteen sixty eight. With his passing, there was a lot of financial hardship because he had cancer, and cancer treatment at that time in Brazil was very expensive. At the same time I had three brothers playing professional soccer in Boston, with the Boston Astros from the old American soccer league, and the team was based in Lowell. With a lot of pressure from my father's family in Brazil which was a traditional family, very powerful, we could not go to school

and get a job. So the older brothers thought it would be better to get away from the pressure of the family and my mother decided to sell everything we had and immigrated to the United States in sixty nine. November 11<sup>th</sup> was finally when we put our foot in Lowell and three days after that I saw my first snowflakes. And while at first it was exciting, it soon became old news.

C: Did you have any preconceptions about what it was going to be like before you moved to America?

F: The impression you get from watching the movies and following things through the news and TV at the time was a completely different country than what I found. I found that the housing was made out of cardboard as opposed to bricks that we had, so you had to be careful how you touched the walls, you had to be very gentle with it. The housing styles, the apartments side by side, those were things I wasn't really expecting. I was expecting, I don't know, a country where houses were beautiful. I also thought the people were going to be very cold people, and to a certain extent at the beginning without speaking much English, it was not a very warm climate. As a matter of fact, I remember getting a job at a fast food place two months after I got here. It was the middle of winter, and my boss, because I couldn't speak English that well would give me the hose and tell me to go wash the parking lot and then yell at me because it turned into ice, and things like that. So I said these people have a weird sense of humor.... But it definitely was beautiful, and over the years I was able to realize that there were opportunities here that I would never have had in Brazil.

C: Did you come here by plane or by boat?

F: We came by plane. It was the longest travel that I've had. It was a Peruvian airline that left Rio and went to Peru, from Peru we stopped in Panama, from Panama we stopped in New York, and from New York to Boston. It took forever.

C: So did you come directly to Lowell or did you move around a little bit first?

F: We came directly to Lowell, because I had the three older brothers playing soccer here in Lowell.

C: Currently you still work in Lowell?

F: Yes, since I got here I have worked within a mile of each place. I went from working at a pizza place downtown, to Beneficial Finance right down the street, then I went to a bank up the street and then I went to a bank less than a mile away. I left to go work for the Coalition for a Better Acre which was about a mile away also, and presently I work on Gorham Street which is near the Portuguese area. And I own the pizza place that I used to work at in the early seventies, Espresso Pizza. I've owned it with my brothers for nineteen years.

C: Do you get a lot of customers that are Portuguese speaking?

F: We do at the bank because that was part of the founding of the bank, the owner of the bank grew up in Back Central so he wanted to give something to the community there and that's why he put a branch there. So in my branch we speak Portuguese on a daily basis.

C: So you lived in Back Central and now you work there, do you consider yourself as being part of that neighborhood?

F: Let me go back a few steps. In nineteen sixty nine, nineteen seventy, when I first moved to the United States, I used to live on Black Brook Drive. I met the woman who is now my wife and grew up in the Back Central street area. She was born there and she grew up there. I got married at St. Anthony's church and until sixteen or eighteen months ago I had been associated with the church as the treasurer of the church. I went back to school to get an MA, so with running a business and working at the bank, I didn't have time to do that anymore, so I resigned. I have really never left the Back Central street. My kids went to church there with me and my family, I played soccer in the Portuguese club, both Portuguese clubs, I played in both of them until recently when I put on weight. So I have been always connected with the community. Most recently the Catholic Church was having some turmoil and wanted to close some churches, combine the Portuguese church with others, and I was one of five people who led the charge for that not to happen. I'm entrenched in that part of the city and I participate. I was participating with the neighborhood group meetings and I still go on occasion to keep in touch with what's going on there. So yes, I'm very much involved with that section of Lowell.

C: Is it the same sort of neighborhood than it was?

F: It's completely different neighborhood than it was when I was growing up. It was predominately Portuguese throughout the neighborhood. With the passage of time and the Portuguese immigration stopping in nineteen seventy six, and as part of the process of Portuguese immigrants making a success of their lives here, they became a little bit more affluent and they began to buy homes in the suburbs and started to move. They would still own some of the properties as rentals, but they were moving to the suburbs. They still came back for the church and the festivals and to the clubs, but as far as living there, you now have a very big Brazilian contingent that has moved in which is completely different than the Portuguese. I always say that although we speak the same language and were colonized by the Portuguese, there is an ocean between us. And that ocean is also present in day to day life and so forth. Besides the Brazilians, there are a lot of Cambodians that have moved into the area along with the Hispanics, so the makeup of the community has changed.

C: Do you feel there are tensions between the Brazilians and the Portuguese because of the "ocean" or are you just different? How's the relationship?

F: It's much better now than back in the early seventies. Back at that time, the Brazilians that were here were here in smaller numbers and the Brazilians did not respect the Portuguese as they should have been respected, mainly because a lot of the Brazilians that were here had some formal education while the Portuguese were mostly farmers and fishermen from the different islands... so that created some tension. And some Brazilians, rather than families like mine, were coming by themselves, and lived in housing that was owned by Portuguese, start to owe some

money and take off and not pay, so it created a lot of bad feeling with the Portuguese towards the Brazilians, but over the more recent years, the last ten years or so, there was a change in that more and more Brazilian families have started moving into the area rather than the individual single guys or ladies. Therefore, with the families there, seemed to be more stability in the community and they formed some nice friendships. Is it to the point where all the differences are aside? No. As recently as three, four years ago when we tried to see if the Brazilian church and the Portuguese church could combine under one roof, there was resistance on both parts.

C: You mentioned that the Brazilians that came were better educated than the Portuguese...

F: Well, at least they thought so!

C: Do you think that it's still the same today, because you find the Portuguese population has dwindled and not been revitalized?

F: The Brazilians that are here did not really have the opportunity to follow their professions. You have a lot of Brazilians who came and were farmers themselves or work doing manual labor and so forth, but you find a lot of Brazilians who are also teachers, bankers, attorneys, who did not have an economic opportunity to follow their careers in Brazil. So the Brazilian community is a mixture, I find at the bank sometimes, there are still some Portuguese who sign with an "X," where others are very sophisticated. I think because of the larger numbers now you still have a large amount of people who are well educated, but you do have a very high percentage that only have minimal education from Brazil, so maybe that leveled the playing field a little bit.

C: Do you differentiate between Portuguese and Brazilian businesses or does that matter to you?

F: To me as a person, it does not. I was adopted by the Portuguese community a long time ago, so I have the utmost respect for the Portuguese. My wife is Portuguese, my kids are half Brazilian, half Portuguese, so I have the most respect for both cultures. But when it comes to business, there is a major difference, the Portuguese community is more stable, they have been here longer, they don't have the same issues as the Brazilian community does. In the Brazilian community a lot of the members who are here have overstayed their visit and therefore they don't have the credentials to deal with a formal organization like a bank. So it's limited what kind of services I can provide to the Brazilian community. There is a good number of Brazilian merchants and business people who have their situation all taken care of and therefore we can do business and offer them a vast array of services, but a vast majority of them are not in that situation so it's different, it's difficult.

C: Do you frequent Brazilian and Portuguese businesses in the Back Central area?

F: I love eating, so I'm either at a Brazilian store or restaurant a couple times a week or I'm at a Portuguese store or restaurant a couple times a week.

C: What are your favorite restaurants?

F: Well, I like Rios and I like the Portuguese clubs, you can't beat the Portuguese clubs as far as the food they put out and the price and the atmosphere, so I'm a member of them.

C: Do they still do the Friday lunches? I've heard good things about them. Are they open for members only?

F: No they open to the general public.

C: Do you still have a lot of friends in Lowell or because of the suburbanization that has gone on...

F: You know, I go to Tyngsboro to sleep every night. For the last thirty seven years of my life Lowell has been my home. As a matter of fact, when people ask me where I am from when I travel, I say Lowell, MA. Tyngsboro is where I go to sleep at night and where my family is. When I'm off working at the pizzeria or the bank, Lowell is really what I consider my hometown. I grew up in Lowell, I have done a lot of work to improve the quality of life in Lowell, both through the bank and also as an executive director of a community development corporation. So that's where I've spent most of my time. My friends, most of them, are in Lowell, and they range from Brazilians, to Portuguese, to Africans, and Americans, so it's a wide range.

C: Do you get to go back to Brazil a lot or is there a desire?

F: Oh, there is a desire. I've been to Portugal, I've been to the Azores in nineteen seventy eight when I went to play soccer with my Portuguese team. I have not been back to Brazil since nineteen seventy two. I'm hoping to graduate from my studies in May and my gift to myself for graduation is going to be a trip to Brazil, so I'm working on getting my paperwork all set so I can spend two or three weeks in Brazil during the summer.

C: Are you going to take your family?

F: Yes, if they want to come, but I won't force them. My youngest daughter is dying to go. My wife feels she doesn't know if she wants to be on a plane for nine hours, but we'll work things out. At the end, I think most of them will come.

C: Okay, so let's talk about family a little bit. You met your wife in Lowell and she is Portuguese and you have at least two daughters....

F: Two daughters and one son. The youngest one is twenty, my son is twenty one and my oldest will be twenty three on January 30<sup>th</sup>. I think the influence of family for me goes back to how I grew up. I have the utmost respect for my mother; she left her country, her friends, everything that she owned to make sure that her kids had a better life. We came to a strange country, different language, different customs, when she was at the age of fifty six. She had a good life, she was here for about twenty eight years before she passed away, and she learned a little bit of English, and she was an inspiration to us. Very early on, me and my brothers made a decision, right now I have four living brothers and a sister, one of my brothers passed away about three,

four years ago, but we made a decision we would try to honor what we learned in Brazil. What that meant is that we would take care of my mother when she got old. So we kept my mother from the nursing home, we made her a promise and we honored our word. She was home until the very end when she needed some medical attention and then the doctor said she needed to go to a place for rehab before she could go home and she never came back because of her health issues. But she was somebody that everything revolved around, Christmas, holidays, everything was around her. It happens the same way with my family. We have our get-togethers, mostly during the holidays, so family was something instilled in me as I was growing up and it remains with me to this day.

C: What are your aspirations for your kids? It sounds like your mother is a role model for you.

F: I have worked all my life to provide them with the resources and everything that they need to be good citizens, to be good people, down to earth, and to this date, things are working out as planned. My kids went to private school to get the best education that I could buy them. The number one reason I have not gone back to Brazil is because I invested in my kid's education rather than vacations. I went almost twenty years without taking a vacation because I've got a mortgage to pay, three tuitions to pay for... We made a decision that my wife would not work outside the home to be there for the kids which is unusual today... so all those things were decisions that were made because I wanted to give my kids a chance to succeed and provide them with as much stability and support at home as possible. It's all about choices and that's the choice that I made. So, I'm very happy to report that my kids are hard working, they're down to earth when people meet them, they aren't bragging about different things. I always say this, but I like my kids, I like spending time with them and doing things with them and they don't mind me going to the mall with them or things like that which nowadays is a big thing, because most kids don't like that. We went camping for a while and I would go dance with them and what teenager wants to be seen with their parents, right? We have a strong sense of family where we try to look out for each other and help each other.

C: Do you still have contact with either your extended family in the Azores or in Brazil?

F: I don't have contact with my extended family. I do have my immediate family, my brothers and sister and one of my brothers is my partner in the pizza business so we're in daily contact. We have a lot of Brazilian friends, either through soccer or something else that we are in daily contact with. I got a call the other day, it was a promotion from one of the Brazilian businesses and my prize was getting unlimited calls to Brazil for a month, and I asked her if she could give me a list of people to call so I could use my prize! When I told her I had not been back in thirty five years she was amazed by it.

C: Do you speak Portuguese at home?

F: Not at home, my kids unfortunately, I was always working and my wife speaks mostly English so they always spoke English. I only speak Portuguese at home when one of my brothers comes to visit me or if I have friends that come over. But to my kids, and they hold me accountable for that, they want to know why I didn't teach them the language, but circumstances did not allow for it.

C: Well, you've answered my questions about language and children and economics, so I'd like to move onto social networks and religion.

F: About the economics, I have found, and this is something very new. In December, I've been working with this state program that wanted to do a questionnaire on the Brazilian community about what would help businesses in training employees and so forth, and we were able, they needed to clarify some questions where the answers that they got weren't very clear, and in December I put together this focus group that brought three Brazilian businesses to meet with someone that was trying to streamline the process. In the process, the business people in the room were amazed at some of the programs that were available that the Brazilian community is not aware of. So I think from the economic point of view, there are a lot of resources out there that the Brazilian community is not aware of and would make a big difference in how they grow their businesses in Lowell and how to start a business and stuff like that, so one of the things that came out of it was that we are going to follow up with a couple of meetings.

C: I have a follow up question to that, which as a banker I think you are in a good position to observe this, but in news reports on immigration lately seems to argue that because of the weakening dollar, some Brazilians are packing up their bags and returning to Brazil. Have you noticed this?

F: Today, one dollar is worth one point eight four Brazilian real; last week was one seventy five, so I guess it has gained some strength over the last week. In Lowell, I did a study with the help of Linda [Silka] and the Center [for Family, Work and Community]. We came up that there were about fifteen thousand Portuguese speakers. We did not want to come up with the actual Brazilian numbers, but better than half were Brazilians. The Brazilian population in Lowell three to four years ago had gone up to about twelve thousand or more; the estimation now is about seven thousand. And this past December one travel agency alone sold about seven hundred tickets one-way to Brazil. The estimation is that about fifteen hundred people have left and they continue to go back. What's causing that is three things: one, the Brazilian economy has rebounded and there are some jobs being created, and people, with the dollar being weak in Brazil, it's getting more and more difficult to send money home because it's not worth as much. And to complicate matters, the immigration laws, they were hoping there would be some changes by now, but it's very difficult, more and more people are being stopped for traffic violations where you cannot get licenses, jobs are becoming more scarce, so they are looking to go back or are moving to a different areas of the country such as Florida, where there's a larger community there and they are able to get driver's licenses and things like that. So, that's why there's this shift. Framingham is the biggest one that's being hit right now, but there has been an impact in Lowell where some of the businesses have a little bit of a concern. If you go to the Rios restaurant, for example, you would see six months ago, a year ago, they didn't have any people that spoke English, but now they have English speakers there because they are trying to make the conversion to attract other nationalities to maintain their cash.

C: So it's hard for Brazilian businesses to keep up with the loss of population?

F: If they are catering exclusively to the Brazilians, yes.

C: So do you still go to St. Anthony's church?

F: Yes, that's my church.

C: Is it still primarily a Portuguese church?

F: Yes, there are some Brazilians that go there, but the majority of the Brazilians go to another church in the south Lowell area, the Holy Trinity church. It's a church that came up with St. Mary's church and Sacred Heart church merging, and that's when they wanted to put the Portuguese churches together and we fought it. So, the majority of the Brazilians go to that new church, but some of them to come to the Portuguese church.

C: I know Pentecostalism is on the rise in Latin America, is that also the case with Brazilians here in Lowell?

F: No, I think you have other denominations of the Christian faith. You have the Assembly of God that has a good following, Baptist church, you have a Seventh Day Adventist in Lowell, and you have other Baptists churches, they all vary a little bit. Right down the street from the bank now is the Four Square Gospel church, it's a Brazilian church, but I never heard of that type of religion, so...there is quite a bit of churches in the area catering to the Brazilians.

C: Is there any interaction between the churches?

F: No, they're basically...I have spoken to several of the pastors and I always blast them because I think if they put aside their differences, protecting their assembly, and put the community first we would all be better off. Many issues in the Brazilian community, domestic violence, there are all kinds of social issues out there that have not been addressed because the leadership has not come together to address them. There's a movement now where some of the pastors are getting together, and hopefully they will get their act together and come up with a way they can still protect their flock, but do something for the common good.

C: Have you ever had relatives come to visit you?

F: Yes, I have had some cousins and uncles that came to visit. I had a brother that moved back to Brazil who's getting here tomorrow.

C: How long do folks stay when they come to visit?

F: Well, in his case, he's going to stay about six weeks, eight weeks. The others they stay a month, a month and a half.

C: Do you take them to any place in particular when they come to visit?

F: Well, Boston is a big deal. It's known in Brazil, so you want to visit some sites in Boston, Lowell, not so much. There's really no attraction here in Lowell that people really want to go to,

although I did find out that in the eighteen hundreds the then Brazilian Emperor came to Lowell to look at the mills. I found that out through Mehmed Ali, I think he's the one that told me that. But there's really no... there's really no connection to them.

C: Do you ever go to the mills?

F: Only during meetings and stuff like that, I really don't utilize that as much as I should, no.

C: The Park is trying to think hard about how one can bring newer immigrant groups in.

F: It's not friendly enough. It's not known enough that there is a space available that community groups can come. Maybe in the general population people would know that, but there is the labor space at Mogan Cultural center which is available for communities, but they have done nothing to promote that in the Brazilian community, maybe because we are new arrivals. At times that there have been Brazilian exhibits there. I think they came through the university, but there was no outreach to the community. If it's not being utilized by the community I blame it on one thing, lack of marketing. If you want to go after something bad enough, you put the marketing together and you do it, and I don't think any effort has been made to do that.

C: Do you think if they hung up flyers in your bank if there was an event that would help?

F: Well, that would be one way of doing it. I think working with the groups that have something to do with the Brazilians would be something else you could do.

C: Those are good suggestions and will pass them on to the best of my ability! Are you also involved with some of the Portuguese festivals?

F: It depends. I grew up with the Portuguese festivals. My wife and I used to go to the Holy Ghost every time there was a festival. I can't say I've gone for the last five years because life changes, my kids are older, they have their own interests.

C: Do you still think it's important, or does it not play a central role any longer?

F: I think it does play a central role for the Portuguese community as a whole and I think that's what's keeping the Portuguese community together right now. One of the things I helped start and we backed off a little bit, we started a Portuguese network sort of group and five or six of us older people got together, invited the young people and said, now it's your thing, do what you want with it, and they are putting events together. But one of the things that is keeping the church going is the festivals. Without the festivals there would be no money to run the church.

C: Do Brazilians come to these festivals too or are they solely Portuguese?

F: The Brazilians do go to the festivals and they enjoy them, and the Brazilians have put a couple of their own festivals together too.

C: Let's switch to power and politics. Obviously you don't vote in the city of Lowell anymore because you live in Tyngsboro. Who do you think has the political power in Lowell?

F: As an ethnic group it's still the Irish, and I feel that eventually when the other groups get their act together they may be able to have the power. Right now the power is concentrated in the old traditional families and so forth. But I think eventually the ethnic groups that are now the majority in Lowell, will realize that things will get accomplished the way they want to see it if they have the power. What's working against that... power is not associated with a good thing and may have caused deaths in families and so forth, not to the extent of the Cambodians, but the Cambodians also see power as something they would not pursue. So that leaves a vacuum of power, so the Irish still control, it's part of their life.

C: Would you like to see more newer immigrants on the city council?

F: I think everybody should have a voice and it would be nice if the city council was representative of the community it serves or represents. I think that it will be a long time before that happens because the political system in Lowell and the former government they had concentrates power, and if you look at the last ten elections in Lowell, you may find that certain sections of the city did not get represented and those sections are where the majority of low income and immigrant groups are. So I think there would be resistance to change the at-large type of voting system that is used in Lowell, but there might be a way to maintain the at-large with a few selected representation of certain areas. You might be able to reserve one third of the seats for the Acre or Back Central street or whatever so they have a representation. But that does not guarantee you that you're going to have someone from a certain ethnic group running for that seat either. Do you want to force something or should it happen naturally?

C: Have you personally experienced tension between different ethnic groups in Lowell?

F: I think I have seen only part of it. Brazilian and Portuguese, I have lived some of the tensions. I have seen some tensions among different Hispanic community members because of where they are from. Within the Catholic church in Lowell... it was interesting, I went to a few parties and the Puerto Ricans would be upset because they would play cumbia all night which is Columbian music and not Puerto Rican salsa or merengue Columbians would be upset the next dance because there was merengue and no cumbia, and they would leave and not go to the next party. I don't think that any of the immigrant groups that come from different regions, for example the Africans, they're not yet a cohesive unity. They come from different parts and if they could just say, "We are Africans and we will squabble among ourselves when we are by ourselves, but to the outside world we are united." Or "We are Hispanics, and to the outside world we're going to be united," it doesn't matter if I come from Santo Domingo or come from Puerto Rico or Columbia, we will squabble among ourselves when we're among our family here. But they have not learned how to do that. Even among the Brazilians there is a mistrust because Brazil is a vast country and people from the southern part of Brazil may not get along with people from the northern part and there's this regional thing. The Portuguese have two soccer clubs, the blue and red, and they don't seem to be able to coexist in a peaceful and productive manner. I say keep the differences in the soccer field, but they bring it outside. From island to island there is a difference. So if they could just forget those regional things and just think I'm Portuguese, or I'm

Brazilian, or African and we should be talking and working together. I think you would see a lot of nice things happening in these ethnic communities as opposed to bickering among themselves which weakens their position and therefore they cannot put on a united front to achieve what they really want.

C: Have you personally experienced discrimination on account that you are Brazilian?

F: I am not so sure the discrimination was on account that I'm Brazilian, but because I'm a foreigner. Most people, because of my accent, can't distinguish if I'm Spanish or Brazilian or what, so I'm a foreigner. To that extent, over the last thirty seven years, I have worked in a factory where the boss did not like foreigners. I was dipping circuit boards into acid and he gave me gloves that he put holes in. My hands were burning and I couldn't figure out what it was and he kept yelling at me because I wasn't working and stuff like that. My English at the time was not very good. I told you before about the fast food place. Growing up the rivalry between Brazilian and Portuguese.... I was with my wife at the Holy Ghost and I was asked by the president to leave the dance floor and leave the premises because I was Brazilian and did not belong there, so that happened. Today I'm good friends with the person. At that time, trying to get married in the Portuguese church, my wife's grandmother had to intercede with the priest because the priest was not going to marry me because I was Brazilian. As Chairman of the Board of the Salvation Army, because of my position there, one of my Board members offered the services of her daughter to give me speech therapy so I could get rid of this awful accent. Those types of things do happen and they have happened to me, but I always took it with a smile and say, you know what, I just have to keep proving myself.

C: Do you feel yourself as Brazilian, Brazilian-American, American?

F: You know, I am an American and proud to be an American. When I became a citizen, I did not become a citizen because this country had a lot to give me, I felt at that time that I needed to become a citizen because I had so much to give to the country, and that's what I tried to do. But you can't forget who you are, because then all the qualities that made you who you are go away, so I am Brazilian. I got my foundation; I got everything that I believe in when I was in Brazil. I remember being ten, eleven years old and I was fascinated by the Kennedys and cried when John Kennedy got assassinated. So when I came here, I at first, for the first three or four years, I hated this country. I wanted to go back. I was taken out of my country and brought to a foreign land with a different language, different customs, very cold, leaving my friends and everything that I knew as my world and I was not a very happy camper. What changed my mind, and god works in different ways I guess, in nineteen seventy five I had this cerebral aneurism and ended up in Boston and I had this surgery to correct the vein that was ready to burst, and I realized then that if I was not in this country, I would be dead. If I were not in Boston....I was at a hospital here in Lowell which is no longer there, St. Josephs Hospital, and I was blind at the time, and one of the nurses told me to tell my family to get me to Boston because I was there to have surgery and they were going to kill me because they didn't know what they were doing. So at that point, I stopped to thank god, I had a nice conversation with him the night before my surgery and I came out of it with no defects at all. I came out better than when I went into the surgery. So one of the things that I promised I would do is that I would take a look at this country with different eyes. And it was then that I decided to go back to school. Left the pizza place, which twenty years later from

the day I started working there, I bought the building, I bought the business, but at that time, that's when I started my banking career. Ever since then I decided to give back. So if you look at my resume I probably have seventy five to a hundred organizations for which I have volunteered in different capacities, as a volunteer, as a board member, as Chair, you name it. When I was with the Acre, I went in with all my heart and was able to, in my opinion, do a very good job in doing things that needed to be done while not selling my soul. We needed to work with the city and we did that, and as a result there was an Acre plan that was a seventy million dollar investment coming through the neighborhood that would make life much better for everybody else, so I'm very proud of that. The university used the communities as laboratory rats and I kept on hitting on the same point, you need to give back, and I was able to get the attention of then Chancellor Hogan.

C: So you said you finishing up a degree...

F: Yes, in Community Economic Development at Southern New Hampshire University. It's a Master of Science degree. Throughout my life, even though I came here and took classes upstairs, I never got my BA degree because the bill from the surgery I told you about was quite large, so I had to pay that. Then I got married and bought a house and then I started my banking career. It never stopped me, I'm a vice president of the bank, but I always said to myself that someday I'm going to go back and get a degree and this program accepted me, based on my experience... but will I go for a doctorate? Well, one day at a time. I've got to get my MA first and I'll finish in May. The best thing to come out of it is that I'm not going to just have a degree; I'm going to do something with it.

C: How do you think Lowell has changed since you got here?

F: It's been a very nice transformation. I think that when I first got here, Lowell was really going downhill fast, businesses were leaving, the last of the factories were going south, a lot of the businesses downtown were closing their doors, the downtown was starting to get boarded up... I remember crime was an issue. In those days there were a lot of Hell's Angels near the downtown and they were scary in my book. Then they started to talk about the National Park, Wang was building its headquarters downtown where Middlesex Community College is now. Around the mid-seventies Lowell started to become and by the late seventies there was hope for Lowell, and in the early eighties you kind of saw everything coming together. I remember back then reading a report that Lowell would become a university city. It has not come to fruition yet, but I think everything is in place for it to happen. So, Lowell has turned around, I think that's why I bought the pizza place, university city, right downtown I'll have a pizza place, and I'm still waiting for the university city, but I think it will become a reality in the not too distant future. But I think they have done a nice job with Lowell, I think the only area that I might disagree with the policy makers and the power brokers is that they want to maintain the momentum by excluding low income people from their agenda and I believe that that's wrong. It's wrong morally and it's wrong as part of their overall strategy. If Lowell is to become a destination city as they want it to be, or if it's going to become a university city, it doesn't matter which one it is, Lowell has to rely on the service industry, and the service industry is not one that is known for paying top dollars. So if you don't have affordable housing, where are you going to get your workers to provide the services? Are you going to use Lawrence? Lawrence one of

these days is going to get its act together. You're not going to get them from Chelmsford or Dracut or Tewksbury or Tyngsboro. If we don't put something in place that allows for people from all walks of life to have a stake in Lowell, to make a contribution, I think we are missing the boat. But I think one of things that the power brokers don't get that, so every chance I have, no matter what it is, I talk about affordable housing. Economic development can't happen without affordable housing. If I want to bring my factory and a hundred jobs to Lowell, where are my employees going to live? If they are making forty, fifty thousand dollars...I said to the city manager one time, "Why are you against affordable housing?" He said, "We have enough people in the city." I said, "The thing that people forget to talk about is affordable to whom? The house that I want to build, ninety five percent of your work-force at city hall would qualify to buy it. What's wrong with that? Go tell your city employee that he doesn't deserve a decent house to live in." And he shut up. I said, "Look I'm not talking about public housing, that I cannot build, that has to be the Lowell Housing Authority and I don't think they are going to have federal funds to do that any time soon, but affordable housing depends on how you define affordable housing, but it's not on the agenda.

C: What dreams do you have for your future, for your family's future, for the city's future?

F: I would like to see Lowell continue to emerge as a great city in which to work, live and play. I would like to see Lowell continue to create a more educational environment and the infrastructure that you need to make Lowell a vibrant city with the options. For my family, I hope that my kids continue to pursue their education that they end up having some career where they have options and are happy with what they are doing. As far as my dream, my dream is to be able to call my own shots, and that's why I went back to get my diploma. I think with the diploma, I will be able to call my own shots. Very specifically I have found out when I was executive director of the Coalition for a Better Acre that I have a passion in life, and that passion is helping people. I try to do that at the bank, but I have to remember that the bank has shareholders and that's who pays my salary and that's who I have to satisfy. As much as the bank allows me to be part of the community and volunteer my time, I feel that there is a lot more I could do, if I put my time and effort and talents to it, I could be making things easier for people. So, I see myself in the not too distant future, maybe sooner than anybody would expect, to be doing something in community economic development. Also I do have a business that I want to make sure is as vibrant as possible because that's my retirement fund. And I think to continue to get along with my wife, we've been married twenty seven years, we went together for ten, so we've been together for thirty seven years, to keep that healthy and enjoy it.

C: Well, thank you so much for talking to us.